

Preparing for future costs of health care is something that every American should be doing. Long-term care insurance is one way for Americans to plan for periods of extended disability without burdening their families, going bankrupt, or relying on government assistance.

Nineteen percent of seniors over 65 years old and 55 percent of those 85 years and older require long-term care—the personal assistance that enables impaired people to perform daily routines such as eating, bathing, and dressing. This care is expensive:

For nursing home care, the nationwide average cost of care is \$181.24 a day; for assisted living, the nationwide average cost of care is \$78.21 a day; and for home care, the nationwide average cost of care is \$18.12 a day.

Further, Medicare covers only 14 percent of long-term care expenditures while traditional health insurance programs typically do not cover daily living assistance costs for long periods of time. Poverty is required to qualify for Medicaid. This Catch 22 causes many Americans who become chronically ill to spend their entire life savings at a time when they need it most.

Last year, Congress passed and President Bush signed into law legislation creating Health Savings Accounts (HSAs) which allows the public to set up reserves to use for medical purposes, like the purchase of LTC insurance. This was a great step toward consumer-directed health care; however, as Baby Boomers retire, the number of individuals age 65 and older will double and most will not have the advantage of building an HSA to provide for the purchase of LTC.

The LTC Act is a low-cost, common sense approach to providing long-term care to more Americans. It is not a solution for all retirees. But it is one more tool to provide all Americans with adequate health insurance coverage, the freedom to use their own resources how they determine, and to reduce costs to the government under Medicaid.

Thank you, Mr. Speaker. I yield back the balance of my time.

HONORING KAREN SCHOENFELD AND LACROSSE ROADS SCHOOL

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. KIND. Mr. Speaker, rise today to recognize Karen Schoenfeld and all of the faculty and students at La Crosse Roads School, which is a high school in my district in western Wisconsin. The students and faculty at the school are performing a great service to our country and deserve our praise and recognition.

Four years ago, after listening to my father and uncle talk about their experiences serving our country overseas, I realized that our Nation needed to record the valuable stories of our veterans and those Americans who supported them. And it was this simple experience that led me to author the Veterans Oral History Project Act. After passing the House and Senate unanimously and being signed into law by President Clinton, the project was turned over to the able staff at the Library of Congress's Folklife Center. This small but

dedicated staff relies heavily on volunteers to collect the stories of veterans, and La Crosse Roads School has risen admirably to this challenge.

Partnering with the local Rotary Club, of which Karen is a member, the students and faculty at La Crosse Roads have taken on the task of contacting and interviewing veterans and submitting their interviews for inclusion in the Veterans History Project. The interaction between these high school students and our Nation's veterans has been an amazing one to watch. The teenagers tell me that they have never before been interested in history; by hearing our veterans' stories first-hand, they are not only interested, but they also feel that they are a part of preserving an important part of American history. They are making a significant contribution to our country and get enormous satisfaction from doing so. The veterans, some of whom have never talked about their experiences before, feel gratified that their stories are important to others. The excellent work done by Karen and the students has been aided by the National Court Reporters, led by my wife Tawni, who are transcribing the interviews. In all, the work that Karen and the students have done has been incredibly successful. They are an excellent example of the kind of partnerships that make the Veterans History Program a national success.

Karen is truly a remarkable person who brings her enthusiasm and energy to the classroom working with these "at-risk" students. There is no half-effort or lower gear for Karen, and that is reflected in the success her students achieve. She not only has had her students involved with the Veterans History Project for the past three years; she has also worked with the local CESA office to develop a website and lesson plan for other teachers and students to use for the project. And every year Karen teams with a WWII veteran, Bill Bruring, to have an awards ceremony in La Crosse to recognize the students and particularly the veterans. It is a very moving and patriotic ceremony that I have had the pleasure of attending.

Many of us were lucky enough to be on the Mall this past weekend and visit with some of the veterans who were here for the dedication of the National World War II Memorial. It was truly inspiring to talk to these great men and women, who had sacrificed so much and have a great deal to teach us. I believe that Karen and her students have learned many important lessons from our veterans, and I would like to end by reading a poem Karen wrote that beautifully expresses the experience she and her students have had with the veterans:

I NEVER SAW YOUR FACE BEFORE

I never saw your face before.
I never knew your name.
But now our paths have crossed
And I will never be the same.
I never saw the flag before.
Not really, not its soul.
I only saw the stars, the stripes,
a fabric on a pole.

Now as I gaze upon the flag
I can see young faces.
All called away from our proud land
to other distant places.

They did what they were called to do.
They put their dreams on hold.
They knew that others needed them.
They did what they were told.

And you, my friend, have taught me this—

the sacrifices made.

You helped me know what I have earned
From the price that others paid.

I've been in class, I've read the books.
I've seen the movies too.

But now I know our freedom's price—
All this I've learned from you.

Karen Schoenfeld

HONORING LOWELL BRYANT STANBERRY

HON. GINNY BROWN-WAITE

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise today to honor a distinguished constituent of mine, Mr. Lowell Bryant Stanberry of Dade City in Pasco County, Florida.

Mr. Stanberry is a loving husband of fifty-one years, father of one, and grandfather of three. After serving his country in the U.S. Army in the Korean conflict, Lowell moved to Dade City in my district in 1964.

A former board member of First National Bank of Pasco, Lowell is a 32nd degree Mason and a member of the Shrine. He is an active supporter of the Highway Patrol and Sheriff's auxiliaries.

Affectionately known as the "grandfather of Pasco County's Republican Party," Lowell and his beloved wife, Evelyn, are known far and wide for their passion and dedication. In addition, he is a charter member of the East Pasco Republican Club and was the first recipient of their Lincoln Heritage Award in 2004.

I am grateful to have a civic leader as dedicated to his convictions and community as Lowell Stanberry. His lifelong commitment to his ideology and neighbors has improved the lives of countless Floridians. I am proud to call him my constituent and honor him on the floor of this House.

PAYING TRIBUTE TO DON DAVIS

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to pay tribute to Don Davis and thank him for his exceptional contributions to his community and the State of Colorado as a Rio Blanco County Commissioner. He will always be remembered as a dedicated public servant and leader of his community. As Don celebrates his retirement, let it be known that he leaves behind a terrific legacy of commitment to the people of Rio Blanco and the State of Colorado.

For the last twenty-two years Don has dedicated his efforts to public service. He served on the School Board for seven years, and was President of Colorado Counties Incorporated in 1993. He has been very active in public land issues, serving on various commissions and committees, and was a part of the team that assisted in lobbying for the increase in PILT. He also was able to lead NACO into supporting the energy bill. Above all, Don is dedicated to his lovely wife Paula.